Prepared by:

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Linda J. Mathis, Attorney - MS Bar Number: 9183

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STATE OF MISSISSIPPI

FHA CASE NO. 281-317890

COUNTY OF DeSoto

SPECIAL WARRANTY DEED

INDEXING INSTRUCTIONS: Lot 234, Sec D, Braybourne S/D, Sec 32, T1S, R5W, Plat Book 69, Page 47, DeSoto Co, MS

Shaun Donovan, Secretary of Housing and Urban Development of Washington, D.C., (Grantor)

c/o Hooks Van Holm, Inc. 1021 Noble Street, Suite 212 Anniston, AL 36203 (256) 241-1415 No Second Number

party of the first part, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto,

Philip Flowers, (Grantee(s)) 4745 Southern Hill Drive, Apt. 104 Memphis, TN 38125 (901) 218-6498 No Second Number

() as joint tenants with full rights of survivorship and not as tenants in common, (if applicable) party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi, and being more particularly described as follows, to-wit:

Lot 234. Section D, Braybourne Subdivision, situated in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as per Plat Thereof recorded in Plat Book 69, Page 47, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

This Deed not to be in effect until: June 17, 2010

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the Grantee(s), forever, in fee simple; and the Grantor specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the Grantor.

Subject to any and all prior and outstanding leases, exceptions, reservations and/or conveyances of oil, gas and/or other minerals and any geothermal energy resources lying in, on and under the above described property.

Subject to any environmental condition existing upon the subject property which would cause said property to be in violation of any State and/or Federal Environmental Protection Act.

Subject to any and all covenants, restrictions, easements, conditions and rights-of-way, whether of record or of use, which affect the real property, hereby conveyed; and subject to any state of facts an accurate survey would show.

In Witness whereof the undersigned Authority of Hooks Van Holm, Inc., an Alabama corporation, and has set her/his hand and seal for and on behalf of the said the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 43171 (July 26, 2005), as amended.

Secretary of Housing and Urban Development

By: Hook's Van Holm, Inc., Its: Authorized Signatory

STATE OF ALABAMA COUNTY OF CALHOUN

My Commission Expires: 1/23/3

(Seal)

Parcel No.:

105932060 00234.00

LINDA W JACKSON NOTARY PUBLIC ALABAMA STATE AT LARGE

Mail Tax Bills to:

Philip Flowers

6353 Braybourne Main Olive Branch, MS 38654

Property Address:

6353 Braybourne Main Olive Branch, MS 38654

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